

## Tyre Insurance Policy Summary

Some important facts about your insurance are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the policy wording to make sure you understand the cover it provides.

Your tyre policy has been arranged by Peart Insurance Brokers Ltd with UK Underwriting Limited on behalf of: Fortis Insurance Limited, Registered in England No. 354568. Registered Office: Fortis House, Tollgate, Eastleigh, Hampshire, SO53 3YA. Peart Insurance Brokers Ltd, UK Underwriting Ltd, and Fortis Insurance Limited are authorised and regulated by the Financial Services Authority.

### What is Tyre Insurance?

This policy is designed to offer protection for your tyres fitted to your vehicle including one spare tyre which require repair or replacement as a result of damage occurring during the period of insurance, whilst your vehicle is within the geographical limits.

### Who is Tyre Insurance for?

You can apply for cover under this policy if at the policy start date:

- Your motor vehicle is under 7 years old; and
- Your motor vehicle has covered less than 80,000 miles; and
- Your tyre(s) do not exceed 17" (435mm) diameter; and
- All tyre(s) are stamped with the European recognised 'E' mark and have a minimum of 2mm tread depth.

### Significant features and benefits of the policy

- Protects you against the unforeseen costs of having to replace or repair the tyres on your vehicle prematurely, as a result of accidental damage, puncture or malicious damage by a third party, resulting in the sudden and unforeseen deflation of a tyre; and
- Cover available for the tyres of vehicles under 7 years of age at time of purchasing the policy; and
- Cover for 12 months for the 4 tyres on your vehicle and the spare.

### Significant exclusions or limitations of the policy (see What is Not Covered and General Exclusions)

- The first £10.00 of any tyre repair or replacement cost.
- Any tyres fitted to vehicles over 3,500kg gross weight.
- Any tyres fitted to wheels over 17" (435mm) in diameter.
- Any tyres fitted to vehicles which have been modified in any way from the manufacturers specifications.
- Any tyres fitted to a vehicle used for competition, racing, pace making, hire or reward, off road use (including all Quad Bikes), driving tuition, transportation of goods, delivery couriering.
- Any tyres fitted to a public service vehicle, or a vehicle designed to carry more than eight people including the driver.
- Any damage caused by a fire, road traffic accident or where the vehicle is a total loss.
- Any malicious damage claim, which is not accompanied by a valid and substantiated crime reference number.
- Theft of tyres.
- Any claim where at the time of damage the tyre tread depth is less than 2mm across the full legal width of the tyre.
- Tyres which are not 'E' marked.
- Any consequential loss.

Your cover is valid up to 12 months.

## **Cancellation rights**

We hope you are happy with the cover this policy provides. However, if after reading this policy, this insurance does not meet with your requirements, please return it to Peart Insurance Brokers Ltd within 14 days of issue and we will refund your premium. Thereafter, you may cancel the policy at anytime however no refund of premium will be available. The insurer shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by sending 14 days notice to the insured at his last known address. Provided the premium has been paid in full and no claims made the insured shall be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the Insurance.

This policy is non-transferable.

## **Claims under the policy (see How to Make A Claim)**

In the event of any loss or damage which may give rise to a claim, you must follow this procedure:

Telephone the tyre insurance claims line on 0844 412 4093 (all calls are recorded for training, compliance and claims purposes).

For malicious damage, report the incident to the police and obtain a crime reference number.

Please take your vehicle to the nearest authorised dealer, who will complete the repairs and process the claim on your behalf.

## **How to make a complaint (see Customer Service / Complaints)**

It is our intention to give you the best possible service but if you do have questions or concerns about this insurance or the handling of a claim you should in the first instance contact: Direct Group Limited, Direct House, White Rose Way, Doncaster, DN4 5NU, telephone: 0844 412 4093 (calls will be recorded for training, compliance and claims purposes).

If you have questions or concerns about the sale of this insurance, please contact: The Managing Director, Peart Insurance Brokers Ltd, 79 Stricklandgate, Kendall, LA9 4LT.

In the event you remain dissatisfied and wish to make a complaint, you can do so by contacting the following: The Head of Claims, UK Underwriting Ltd, 2 Gibraltar House, Bowcliffe Road, Leeds, LS10 1HB.

If you are not happy with the response you have received, you have the right to ask the Financial Ombudsman Service to review your case.

Please quote your policy number in all correspondence.

## **Compensation Scheme**

Fortis Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 100% of the first £2,000 and 90% of the remainder of the claim. You can get more information about compensation scheme arrangements from the FSCS or visit [www.fscs.org.uk](http://www.fscs.org.uk)